

Amendments to the Claims:

The listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-16 (cancelled).

Claim 17 (currently amended): The **trusted market place process method** as recited in Claim **66 16** wherein **each said the** registered consumer has authorized access to **an associated the** registered networked entity's computer system through **that the** registered networked entity's intra-network system.

Claim 18 (currently amended): The **trusted market place process method** as recited in Claim **66 16** wherein **each said the** registered consumer has authorized access to **an associated the** registered networked entity's computer system through an Internet system.

Claim 19 (currently amended): The **trusted market place process method** as recited in Claim **66 16** further comprising the act of providing an on-line payment system where a registered networked entity can make payments to a group benefits provider for group benefits plans selected by a registered consumer.

Claim 20 (currently amended): The **trusted market place process method** as recited in Claim **65 16** wherein the communications **channels** employ a secure socket layer protocol.

Claim 21 (currently amended): The **trusted market place process method** as recited in Claim **66 16** wherein the identifiers comprise an e-mail address and a password.

Claim 22 (currently amended): The **trusted market place process method** as recited in Claim 21 wherein a process for designating a group benefits provider as a registered group benefits provider comprises the acts of:

receiving registration information from the group benefits provider including an e-mail

address of a contact person for the group benefits provider;
authenticating the group benefits provider;
assigning a password to the group benefits provider; and
electronically sending the password to the received e-mail address.

Claim 23 (currently amended): The **trusted market place process method** as recited in Claim 21 wherein a process for designating **an employer** ~~a networked entity~~ as a registered networked entity comprises the acts of:

receiving registration information from the **employer** ~~networked entity~~ including an e-mail address of a contact person for the **employer;** ~~networked entity;~~
authenticating the networked entity **network of the employer;**
assigning a password to the **contact person of the employer;** ~~networked entity;~~ and
electronically sending the password to the received e-mail address.

Claim 24 (currently amended): The **trusted market place process method** as recited in Claim 21 wherein a process for designating **an employee** ~~a networked consumer~~ as a registered consumer comprises the acts of:

receiving registration information from the **employee** ~~networked consumer~~ including an e-mail address of the **employee** ~~networked consumer;~~
authenticating the registered networked entity **associated with the employee;**
assigning a password to the **employee** ~~networked consumer;~~ and
electronically sending the password to the received e-mail address.

Claim 25 (currently amended): The **trusted market place process method** as recited in Claim ~~65~~ **16** wherein the authentication is accomplished by exchanging digital certificates.

Claim 26 (currently amended): The **trusted market place process method** as recited in Claim ~~66~~ **16** further comprising the act of authenticating the registered networked entity prior to designating the networked consumer as a registered consumer.

Claims 27-33 (cancelled).

Claim 34 (currently amended): The **system apparatus** as recited in Claim ~~64~~ **31** further comprising an on-line payment mechanism where a registered consumer can make payments to a group benefits provider for goods and/or services selected by the registered consumer.

Claims 35-40 (cancelled).

Claim 41 (currently amended): The **system apparatus** as recited in Claim ~~64~~ **31** further comprising a mechanism for authenticating the registered networked entity prior to designating the networked consumer as a registered consumer.

Claim 42 (currently amended): The **system apparatus** as recited in Claim 34 wherein the identifiers comprise an e-mail address and a password.

Claim 43 (currently amended): The **system apparatus** as recited in Claim 42 wherein the group benefits provider **may register their respective business entity network according to a** registration mechanism **that** comprises:

~~a mechanism for~~ receiving registration information from the group benefits provider including an e-mail address of a contact person for the group benefits provider;

~~a mechanism for~~ authenticating the group benefits provider;

~~a mechanism for~~ assigning a password to the group benefits provider; and

~~a mechanism for~~ electronically sending the password to the received e-mail address.

Claim 44 (currently amended): The **system apparatus** as recited in Claim 42 wherein the **employers may register as a** networked entity **according to a** registration mechanism **that** comprises:

~~a mechanism for~~ receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

~~a mechanism for~~ authenticating the networked entity;

~~a mechanism for~~ assigning a password for the networked entity; and

~~a mechanism for~~ electronically sending the password to the received e-mail address.

Claim 45 (currently amended): The system apparatus as recited in Claim 42 wherein said employees may register as a ~~the~~ networked consumer according to a registration mechanism that comprises:

~~a mechanism for~~ receiving registration information from the networked consumer including an e-mail address of the networked consumer;

~~a mechanism for~~ authenticating the registered networked entity;

~~a mechanism for~~ assigning a password to the networked consumer; and

~~a mechanism for~~ electronically sending the password to the received e-mail address.

Claims 46-48 (cancelled).

Claim 49 (currently amended): The system as recited in Claim ~~63~~ **46** wherein the group benefits provider is associated with an identifier in said databases that comprises is an e-mail address of a contact person for the group benefits provider and a password.

Claim 50 (currently amended): The system as recited in Claim ~~63~~ **46** wherein the employees have ~~networked consumer has~~ authorized access to an intra-network system of their employer, said intra-network system comprising one of the networked entity networks.

Claims 51-52 (cancelled).

Claim 53 (currently amended): The system as recited in Claim 50 wherein the group benefits provider is associated in said databases with an identifier that is an e-mail address of a contact person for the group benefits provider and a password.

Claim 54 (cancelled).

Claim 55 (currently amended): The system as recited in Claim ~~63~~ **54** wherein said networked consumer interfaces comprises computers connected to said networked entity network via ~~the network system~~ is an intra-network system.

Claim 56 (currently amended): The system method as recited in Claim 63 54 wherein said administrator server is connected to said business entity networks and said networked entity networks via the network system is an Internet system.

Claim 57 (currently amended): The system as recited in Claim 63 54 wherein said authenticating systems employ system ~~employs~~ the digital certificate authenticating protocol.

Claim 58 (currently amended): The system as recited in Claim 63 54 wherein the servers communicate via a communicating mechanism ~~employs the~~ secure socket layer protocol.

Claim 59 (original): The system as recited in Claim 55 wherein the intra-network system is a local area network system.

Claim 60 (original): The system as recited in Claim 55 wherein the intra-network system is a wide area network system.

Claim 61 (currently amended): The system as recited in Claim 63 54 wherein an authorized access requires submission of a proper login ID and password.

Claim 62 (cancelled).

Claim 63 (new): A trusted market place system for linking one or more group benefits providers with a plurality of networked consumers to facilitate purchase and/or enrollment decisions by said networked consumers regarding group benefit plans offered by said group benefits providers, the system comprising:

one or more business entity networks, each such business entity network being associated with a different one of said one or more group benefits providers, and each such business entity network having a business entity server;

a central administrator server in secure electronic communication with each said business entity server, said central administrator server in communication with one or more electronic

databases and enabling the serving of web pages reflecting content of said databases;

a plurality of networked entity networks, each said networked entity network being associated with a different employer each employing a plurality of employees, and each such networked entity networks having a networked entity server being in secure electronic communication with said central administrator server;

a plurality of networked consumer interfaces associated with each said networked entity network, said networked consumer interfaces enabling said employees employed by each said employer to communicate electronically and securely with said central administrator server via an associated one of said networked entity networks;

wherein each said business entity network and each said networked entity network has an authenticating system for performing an authentication process in communication with a security engine of said central administrator server, said authentication process enabling secure electronic communications with said central administrator server and including said authentication systems communicating a unique identifier to said administrator server, wherein said unique identifiers identify and authenticate each said group benefits provider and employer participating in said trusted market place system;

wherein said web pages provide a group benefits plan configurator for enabling said group benefits providers to utilize their respective business entity networks to provide and update information in said databases describing group benefits plans products and/or services that are offered to employees of said employers;

wherein said web pages provide a endorsement mechanism for enabling said employers to utilize their respective networked entity networks to review said information and endorse certain products and/or services for their respective employees;

wherein said web pages provide a mechanism for enabling said employees to utilize networked consumer interfaces to access said administrator server securely via their employer's respective networked entity network to review said endorsed products and/or services and make purchase and/or enrollment decisions regarding said endorsed products.

Claim 64 (new): The system as recited in Claim 63 wherein said security engine is adapted to execute code to support:

a business entity registration mechanism wherein the group benefits provider can be

authenticated and a unique identifier is assigned to the group benefits provider (BEID), whereby the group benefits provider is designated a registered group benefits provider;

a networked entity registration mechanism wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity; and

a networked consumer registration mechanism whereby each of said networked consumers having authorized access to a registered networked entity's computer system can be designated a registered consumer and assigned a unique registered consumer identifier (RCID), such that said registered consumer can access said information provided by a registered group benefits provider associated with said RCID and make personal selections on the data, the selections being stored in the databases of the administrator server.

Claim 65 (new): A trusted market place process for linking one or more group benefits providers with a plurality of networked consumers to facilitate purchase and/or enrollment decisions by said networked consumers regarding group benefit plans offered by said group benefits providers, the process comprising:

establishing a trusted market place system comprising one or more business entity networks linked with a plurality of networked entity networks via a central administrator server, said central administrator server being in communication with one or more electronic databases and adapted to serve web pages reflecting content of said databases, each said business entity network having a business entity server and an authentication system, and each such networked entity network having a networked entity server and an authentication system and communicating with a secure network providing a plurality of networked consumer interfaces, said business entity servers and said networked entity servers being in secure electronic communication with said central administrator server, each said business entity network being associated with a different one of said one or more group benefits providers, and each said networked entity network being associated with a different employer each employing a plurality of employees;

authenticating each said business entity network and each said networked entity network to said central administrator server, said authenticating comprising said business entity server and said networked entity servers communicating with a security engine of said central administrator server, and said central administrator server assigning a unique identifier for each

said business entity network and each said networked entity network,

communicating first communications between said central administrator server and said business entity networks regarding respective group benefits providers, said first communications comprising said respective group benefits providers creating and updating information in said databases describing group benefits plans products and/or services that they offer to said employees of said employers;

communicating second communications between said central administrator server and said networked entity networks regarding respective employers, said second communications comprising said respective employers reviewing said information and said respective employers endorsing at least one group benefits plan offered to their respective employees, said endorsed products and/or services being recorded in said databases;

communicating third communications between said central administrator server and said networked consumer interfaces regarding respective employees, said third communications being routed via respective ones of said networked entity networks depending upon said respective employee's associated employer and comprising said respective employees reviewing products and/or services of said group benefits plans endorsed by their employer and making purchase and/or enrollment decisions regarding said endorsed products and/or services,

wherein said unique identifiers identify and authenticate each said group benefits provider and employer participating in said trusted market place system during said first, second, and third communications such that said web pages are served during said first, second, and third communications in a secure manner.

Claim 66 (new): The trusted market place process as recited in Claim 65 wherein said administrator server is adapted to execute:

a business entity registration process wherein said group benefits providers can be authenticated and a unique identifier (BEID) assigned whereby the group benefits provider is designated a registered group benefits provider;

a networked entity registration process wherein said employers can be authenticated whereby the networked entity networks of each employer is designated a registered networked entity; and

a networked consumer registration process whereby each of said employees having

authorized access to a registered networked entity's computer system can be designated a registered consumer and assigned a unique registered consumer identifier (RCID), such that said registered consumer can access said information provided by a registered group benefits provider associated with said RCID and make personal selections on the data, the selections being stored in the databases of the administrator server.